

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Melissa N. O'Grady
Debtor

Case No. 20-01410-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: May 21, 2025

User: AutoDocket
Form ID: 3180W

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 23, 2025:

Recip ID	Recipient Name and Address
db	+ Melissa N. O'Grady, 1234 Wade Court West, Stroudsburg, PA 18360-9536
5324225	+ NEPA COMMUNITY FCU, 337 CLAY AVENUE, STROUDSBURG, PA 18360-1288
5324227	+ PATENAUDE & FELIX, 501 CORPORATE DRIVE, SOUTHPOINTE CTR STE 205, CANONSBURG, PA 15317-8584

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	May 21 2025 22:40:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: PRA.COM	May 21 2025 22:40:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ EDI: PRA.COM	May 21 2025 22:40:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5324217	+ EDI: TSYS2	May 21 2025 22:40:00	BARCLAYS BANK, PO BOX 8803, WILMINGTON, DE 19899-8803
5324218	+ Email/PDF: MarletteBKNotifications@resurgent.com	May 21 2025 18:43:10	BEST EGG, 1523 CONCORD PIKE, SUITE 201, WILMINGTON, DE 19803-3656
5324219	EDI: CAPONEAUTO.COM	May 21 2025 22:40:00	CAPITAL ONE AUTO FINANCE, PO BOX 60511, CITY OF INDUSTRY, CA 91716-0511
5324220	EDI: CAPITALONE.COM	May 21 2025 22:40:00	CAPITAL ONE BANK (BK DEPT), PO BOX 30285, SALT LAKE CITY, UT 84130-0285
5326192	+ EDI: AISACG.COM	May 21 2025 22:40:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5329489	+ EDI: AISACG.COM	May 21 2025 22:40:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
5324221	EDI: DISCOVER	May 21 2025 22:40:00	DISCOVER, PO BOX 30943, SALT LAKE CITY, UT 84130
5324224	EDI: CITICORP	May 21 2025 22:40:00	MACYS RECOVERY, 9111 DUKE BLVD, MASON, OH 45040
5338275	EDI: Q3G.COM	May 21 2025 22:40:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
5325922	EDI: DISCOVER	May 21 2025 22:40:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5324222	^ MEBN	May 21 2025 18:35:00	KML LAW GROUP, STE 5000-BNY INDEPEN CTR, 701 MARKET STREET, PHILADELPHIA,

		PA 19106-1538	
5324223	+ Email/PDF: resurgentbknotifications@resurgent.com	May 21 2025 18:43:03	LVNV FUNDING, PO BOX 1269, GREENVILLE, SC 29602-1269
5326438	Email/PDF: resurgentbknotifications@resurgent.com	May 21 2025 18:43:03	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5335904	+ Email/Text: bankruptcydpt@mcmcg.com	May 21 2025 18:40:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
5324226	Email/Text: NissanBKNotices@nationalbankruptcy.com	May 21 2025 18:40:00	NISSAN MOTOR ACCEPTANCE CORP, BANKRUPTCY DEPARTMENT, PO BOX 660366, DALLAS, TX 75266-0366
5333092	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	May 21 2025 18:40:00	Nissan Motor Acceptance Corporation, PO Box 9013, Addison, Texas 75001-9013
5324228	Email/Text: bankruptcies@penncredit.com	May 21 2025 18:40:00	PENN CREDIT, PO BOX 69703, HARRISBURG, PA 17106-9703
5324229	Email/PDF: ebnotices@pnmac.com	May 21 2025 18:54:35	PENNYMAC LOAN SERVICES, ATTN: CORRESPONDENCE UNIT, PO BOX 514387, LOS ANGELES, CA 90051-4387
5488161	EDI: PRA.COM	May 21 2025 22:40:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5488162	EDI: PRA.COM	May 21 2025 22:40:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5338346	EDI: PRA.COM	May 21 2025 22:40:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5340465	+ Email/PDF: ebnotices@pnmac.com	May 21 2025 18:54:57	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
5324230	EDI: SYNC	May 21 2025 22:40:00	SYNCHRONY BANK, ATTN BANKRUPTCY DEPT, PO BOX 965061, ORLANDO, FL 32896-5061
5324668	^ MEBN	May 21 2025 18:35:05	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5324231	+ EDI: WTRRN BANK.COM	May 21 2025 22:40:00	TD BANK USA NA, 7000 TARGET PKWY N, MS-NCB-0464, BROOKLYN PARK, MN 55445-4301
5324232	Email/Text: PHILAW@weltman.com	May 21 2025 18:40:00	WELTMAN WEINBERG & REIS CO, 170 S INDEPENDENCE MALL W, SUITE 874, PHILADELPHIA, PA 19106-3334

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5326193	*+	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5338800	*+	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 23, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 21, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
James Warmbrodt	on behalf of Creditor Nissan Motor Acceptance Corporation bkgroup@kmlawgroup.com
James Warmbrodt	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
Regina Cohen	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. rcohen@lavin-law.com, mmalone@lavin-law.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
Vincent Rubino	on behalf of Debtor 1 Melissa N. O'Grady lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 7

Information to identify the case:

Debtor 1

Melissa N. O'Grady

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7080

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:20-bk-01410-MJC

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Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Melissa N. O'Grady
aka Melissa O'Grady, aka Melissa Quezada, aka
Melissa N. Quezada, dba Glam Events Rentals,
fdba Glam House

**By the
court:**5/21/25

Mark J. Conway, United States
Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

Form 3180W

Chapter 13 Discharge

For more information, see page 2>

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.